

**Information to identify the case:**

Debtor 1 **Michael E. Ritchey**  
First Name Middle Name Last Name  
Debtor 2 **Laura L. Ritchey**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8552**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-2321**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-10694-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael E. Ritchey  
aka Mike E. Ritchey

Laura L. Ritchey

10/16/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Michael E. Ritchey  
 Laura L. Ritchey  
 Debtors

Case No. 19-10694-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

15085222 +Michael E. Ritchey, Laura L. Ritchey, 47 McNany Road, Knox, PA 16232-4535  
 15085229 +Carvana, LLC, PO Box 29002, Phoenix, AZ 85038-9002  
 15085229 +Citibank, N.A., 330 Madison Avenue, 42nd Street, New York, NY 10017-5001  
 15085230 Discover Bank - Discover Card, PO Box 742655, Cincinnati, OH 45274-2655  
 15085232 Discover Student Loans, PO Box 6107, Carol Stream, IL 60197-6107  
 15085233 Disney Rewards - Visa Card, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423  
 15085236 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412  
 15085234 FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184  
 15085235 +First Bankcard, Best Western Rewards, PO Box 557, Omaha, NE 68101  
 15085243 +Lending Club, 595 Market Street, suite 200, San Francisco, CA 94105-2807  
 15085247 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 15085248 PNC Bank Mortgage Services, P.O. Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:35 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Oct 17 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15085214 +EDI: AMEREXPR.COM Oct 17 2019 07:23:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 15085213 EDI: AMEREXPR.COM Oct 17 2019 07:23:00 American Express, PO Box 1270,  
 Newark, NJ 07101-1270  
 15087521 EDI: BECKLEE.COM Oct 17 2019 07:23:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15085216 EDI: BANKAMER.COM Oct 17 2019 07:23:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 15085218 EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays - Upromise, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 15085219 +EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays Bank of Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 15085220 EDI: WFNNB.COM Oct 17 2019 07:23:00 Buckle, PO Box 659704, San Antonio, TX 78265-9704  
 15085221 EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15085223 EDI: CHASE.COM Oct 17 2019 07:23:00 Chase, PO Box 15123, Wilmington, DE 19850-5123  
 15085228 EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, PO Box 6062,  
 Sioux Falls, SD 57117-6062  
 15085224 +EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, Box 6241, Sioux Falls, SD 57117-6241  
 15085227 +EDI: CITICORP.COM Oct 17 2019 07:23:00 Citi Cards, Box 6500, Sioux Falls, SD 57117-6500  
 15085237 +EDI: CHASE.COM Oct 17 2019 07:23:00 JPMCB Card Services, PO Box 15369,  
 Wilmington, DE 19850-5369  
 15085240 E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 17 2019 03:56:21 Key Bank, PO Box 94722,  
 Cleveland, OH 44101-4722  
 15085239 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Oct 17 2019 03:56:21 Key Bank,  
 4910 Tiedeman Road, Client Services, Cleveland, OH 44144-2338  
 15085241 E-mail/Text: bncnotices@becket-lee.com Oct 17 2019 03:54:54 Kohl's Credit Card,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 15085242 +E-mail/Text: bk@lendingclub.com Oct 17 2019 03:56:36 Lending Club, 71 Stevenson Street,  
 Suite 300, San Francisco, CA 94105-2985  
 15085244 EDI: RMSC.COM Oct 17 2019 07:23:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
 15085245 E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M & T Bank, PO Box 900,  
 Millsboro, DE 19966  
 15085246 E-mail/Text: camanagement@mtb.com Oct 17 2019 03:55:04 M & T Bank, PO Box 64679,  
 Baltimore, MD 21264-4679  
 15085249 EDI: RMSC.COM Oct 17 2019 07:23:00 SYNCB/WAL-MART, PO Box 965024,  
 Orlando, FL 32896-5024  
 15086257 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 15085251 EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank / Amazon, ATTN: Bankruptcy Department,  
 PO Box 965060, Orlando, FL 32896-5060  
 15085252 EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank / JC Penney,  
 ATTN: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
 15085254 EDI: RMSC.COM Oct 17 2019 07:23:00 WALMART MASTERCARD/SYNCB, PO Box 960024,  
 Orlando, FL 32896-0024

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr KeyBank, N.A., s/b/m to First Niagara Bank, N.A.  
 cr PNC BANK NATIONAL ASSOCIATION

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 39

Date Rcvd: Oct 16, 2019

cr\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
15085215\* +American Express, PO Box 981537, El Paso, TX 79998-1537  
15085217\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
15085226\* +Citi Cards, Box 6241, Sioux Falls, SD 57117-6241  
15085225\* Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241  
15085231\* Discover Bank - Discover Card, PO Box 742655, Cincinnati, OH 45274-2655  
15085238\* +JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369  
15085250\* SYNCB/WAL-MART, PO Box 965024, Orlando, FL 32896-5024  
15085253\* Synchrony Bank / JC Penney, ATTN: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
15085255\* WALMART MASTERCARD/SYNCB, PO Box 960024, Orlando, FL 32896-0024

TOTALS: 2, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor KeyBank, N.A., s/b/m to First Niagara Bank, N.A.  
PitEcf@weltman.com, PitEcf@weltman.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Stephen William French on behalf of Joint Debtor Laura L. Ritchey sfrenchesq@yahoo.com,  
lmaxwell@clarionattorneys.com  
Stephen William French on behalf of Debtor Michael E. Ritchey sfrenchesq@yahoo.com,  
lmaxwell@clarionattorneys.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6